

EXHIBIT 48

Manager Evaluation

Rating *

4.4

Section Rating Level Overridden

Yes

Default Rating

4.9

Comment *

Craig Costanzo is a highly motivated and experienced Investigator. He exceeds the basic goals and standards that have been previously determined by SIU. His reports are concise, well written and submitted in a timely manner. He excels at time management. He is the asset that GEICO SIU can rely on to perform above and beyond, while maintaining the highest level of integrity.

Listed below are the results as they relate to the 2019 Performance Goals.

Average Case Life – 4.6

File Quality – 5.0

Productivity – 5.0

Craig's investigations have contributed to a Fraud Payment Avoidance of \$949,127,000.

Craig's score card rating is 4.4. Due to the amount of withdrawn claims he has obtained along with training the new R2 SIU Field Investigator and being promoted in mid year should be a factor and consideration. (Very Good) for 2019.

